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**IN THE UNITED STATES BANKRUPTCY COURT  
 FOR THE WESTERN DISTRICT OF TENNESSEE**

In Re:

**Tavares Sental Williams,**

Case No. 16-29448-L

Chapter 13

Debtor(s).

**CHAPTER 13 PLAN**

(Individual Adjustment of Debts)

**Debtor(s):** **Tavares Sental Williams** s.s. # xxx-xx-5738

**Debtor(s) Address:** **1538 Gowan Drive**  
**Memphis TN 38127**

**Plan Payment:** Debtor(s) to pay **\$900.00 MONTHLY**

**Payroll Deduction:** Yes ( ) No (X) Direct Pay Because 1099 Employee First Payment Date \_\_\_\_\_

**Debtor(s) Employer:** \_\_\_\_\_

**Administrative:** Pay filing fee, Trustee's fee, and debtor's attorney fee, pursuant to Court Order. Monthly  
Plan Payment

**Auto Insurance:** (X) Not Included in Plan ( ) Included in Plan \_\_\_\_\_

**Child Support:** Child Support due: \_\_\_\_\_ Agency: \_\_\_\_\_  
 Future support through Plan paid to \_\_\_\_\_  
 Future support paid outside plan via already established payroll deduction \_\_\_\_\_  
 Ongoing child support payment start date \_\_\_\_\_  
 Arrearage Amount \_\_\_\_\_

**Priority Creditors:** \_\_\_\_\_ %  
 \_\_\_\_\_ %  
 \_\_\_\_\_ %

**Home Mortgages:** If no arrearage, ongoing payments are to be paid directly by debtor(s).  
 1<sup>st</sup> Mortgage on Primary Residence – 1538 Gowan Drive, Memphis TN 38127  
 Nationstar Mortgage Mortgage payment through plan to begin February 2017  
**Principle balance payoff / Total Balance Claim**  
**\$18,000.00 Interest 5.5 % \$353.00**

**\*\*All future claims filed by mortgage creditors for Post-Petition Mortgage Fees Expenses and Charges pursuant to F.R.B.P. 3002.1(c) shall be set up as secured claims to be paid over the life of the plan without further order of the Court, and subject to the provisions for determination pursuant to F.R.B.P. 3002.1 (e)**

<u>Secured Creditors:</u>	(Retain lien 11 U.S.C. § 1325(a)(5))	Value of Claim	Rate of Interest	Monthly Plan Payment
Adequate protection payment will be ¼ (25%) of proposed creditor monthly payment.				
American Credit Acceptance LLC (pmsi: 2010 Porsche Cayenne, under 910)		\$21,000.00	5.5 %	\$402.00
			%	
<b>Special Class Creditors:</b>				
<b>CLASS 1</b>			%	
<b>CLASS 1</b>			%	
<b>LEASE</b>			%	

**Unsecured Creditors:** Unsecured creditors will receive TBD% or an amount to be determined by the Chapter 13 Trustee after the expiration of the last date set for filing of claims and paid after the above claims or they will pay all disposable income for the term of plan.

**Estimated Total Unsecured, Non-Priority Debt:** \$900.00

**Termination:** Plan shall terminate upon payment of the above, approximately 60 months.

**Debtor(s) Attorney:** S. Jonathan Garrett (019389) 2670 Union Avenue Extended, Suite 1200, Memphis, Tennessee 38112-4424  
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FAILURE TO FILE TIMELY WRITTEN OBJECTION TO CONFIRMATION WILL BE DEEMED ACCEPTANCE OF PLAN.

ABSENT A SPECIFIC COURT ORDER OTHERWISE, ALL CLAIMS, OTHER THAN THOSE SPECIFICALLY PROVIDED FOR IN THIS PLAN, SHALL BE  
 PAID AS GENERAL UNSECURED DEBTS.